

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tiffany Ann Huffman
 Debtor

Case No. 19-13103-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db +Tiffany Ann Huffman, 1817 East Greenleaf, Allentown, PA 18109-2337
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14323984 +Annisa Lededuik, 1817 Greenleaf Street, Allentown, PA 18109-2337
 14323994 +Lehigh Valley Hospital, PO Box 4120, Allentown, PA 18105-4120
 14323997 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 14324000 +QVC Inc., PO Box 2254, West Chester, PA 19380-0153
 14324001 +St. Luke's University Health Network, PO Box 788187, Philadelphia, PA 19178-8187
 14324004 The Renfrew Center, 894 Ridge Ave, Philadelphia, PA 19128
 14324006 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,
 Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 14 2019 03:21:02

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 14 2019 03:21:44 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14323985 +EDI: CAPIO.COM Sep 14 2019 07:08:00 Capio Partners LLC, Attn: Bankruptcy, Po Box 3498,
 Sherman, TX 75091-3498
 14323986 +EDI: CAPITALONE.COM Sep 14 2019 07:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14323988 +EDI: WFNNB.COM Sep 14 2019 07:08:00 Comenity Bank/Roamans, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14323989 EDI: WFNNB.COM Sep 14 2019 07:08:00 Comenitybank/New York, Attn: Bankruptcy,
 Po Box 18215, Columbus, OH 43218
 14323990 +E-mail/Text: bkcy@creditmtg.com Sep 14 2019 03:20:32 Credit Management Control,
 Attn: Bankruptcy, Po Box 1654, Green Bay, WI 54305-1654
 14323991 +EDI: RCSFNBMARIN.COM Sep 14 2019 07:08:00 Credit One Bank, Attn: Bankruptcy Department,
 Po Box 98873, Las Vegas, NV 89193-8873
 14323992 +EDI: AMINFOFP.COM Sep 14 2019 07:08:00 First Premier Bank, Attn: Bankruptcy,
 Po Box 5524, Sioux Falls, SD 57117-5524
 14323993 E-mail/Text: bankruptcy@glslc.com Sep 14 2019 03:19:38 Global Lending Service,
 Attn: Bankruptcy, Po Box 10437, Greenville, SC 29603
 14323995 +EDI: CBSMASON Sep 14 2019 07:08:00 Massey's, PO Box 2822, Monroe, WI 53566-8022
 14323996 +EDI: MERRICKBANK.COM Sep 14 2019 07:08:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001
 14323998 +EDI: AGFINANCE.COM Sep 14 2019 07:08:00 OneMain Financial, Attn: Bankruptcy,
 601 Nw 2nd Street, Evansville, IN 47708-1013
 14323999 EDI: PRA.COM Sep 14 2019 07:08:00 Portfolio Recovery Associates, PO Box 12914,
 Norfolk, VA 23541
 14324584 +EDI: RMSC.COM Sep 14 2019 07:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14324002 +EDI: RMSC.COM Sep 14 2019 07:08:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 14324005 EDI: TFSR.COM Sep 14 2019 07:08:00 Toyota Financial Services, Attn: Bankruptcy Dept,
 Po Box 8026, Cedar Rapids, IA 52409

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14323987 Children's Hospital of Philadelphia
 14324003 T-Mobile

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin
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Date Rcvd: Sep 13, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2019 at the address(es) listed below:

MICHAEL D. RECCHIUTI on behalf of Debtor Tiffany Ann Huffman mrecchiuti@lawofficesofmdr.com,
recchiutilegalassistant@gmail.com

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper
bkgroup@kmlawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Tiffany Ann Huffman</u>	Social Security number or ITIN	xxx-xx-4001
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-13103-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tiffany Ann Huffman

9/12/19

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.